Official Form (28%) 98-33826 Doc 1 Filed 12/10/08 Entered 12/10/08 18:51:15 Desc Main

Official Form 14999690-33020 DOC			12/10/00 10.31.1	3 Desciviani
United States BanDISTRIC	kruptcy <b>QQÇ</b> UMENT T OF	Page 1 of	30	Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle	Name of Joint	Debtor (Spouse) (Last, Fire	st, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			nes used by the Joint Debto ed, maiden, and trade name	
Last four digits of Soc. Sec./Complete EIN or other Tax state all):	I.D. No. (if more than one,	Last four digit one, state all):		N or other Tax I.D. No. (if more than
Street Address of Debtor (No. and Street, City, and Stat	Street Address	s of Joint Debtor (No. and S	Street, City, and State):	
	ZIP CODE			ZIP CODE
County of Residence or of the Principal Place of Busine	ess:	County of Residence or of the Principal Place of Business:		
Mailing Address of Debtor (if different from street addr	ress):	Mailing Addre	ess of Joint Debtor (if differ	rent from street address):
	ZIP CODE			ZIP CODE
Location of Principal Assets of Business Debtor (if diffe				
Type of Debtor	Nature of Busine	nee .	Chanter of Ra	ZIP CODE nkruptcy Code Under Which
(Form of Organization) (Check <b>one</b> box.)	(Check <b>one</b> box.)	.55		n is Filed (Check one box.)
☐ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  ☐ Corporation (includes LLC and LLP)  ☐ Partnership  ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Health Care Business Single Asset Real Estate 11 U.S.C. § 101(51B) Railroad Stockbroker Commodity Broker Clearing Bank Other	e as defined in	Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13	Chapter 15 Petition for Recognition of a Foreign Main Proceeding Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  Nature of Debts
	Tax-Exempt Ent	 itv		(Check one box.)
	(Check box, if applic  Debtor is a tax-exempt of under Title 26 of the Ur Code (the Internal Rever	able.) organization nited States	Debts are primarily c debts, defined in 11 t § 101(8) as "incurred individual primarily personal, family, or h hold purpose."	U.S.C. business debts. I by an for a
Filing Fee (Check one box	x.)	Check one bo		1 Debtors
☐ Full Filing Fee attached.				s defined in 11 U.S.C. § 101(51D).
Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  Filing Fee waiver requested (applicable to chapter 7 individuals only). Must  Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).  Check if:  Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2 million.				
attach signed application for the court's considera	tion. See Official Form 3B.	A plan i Accepta	blicable boxes: s being filed with this petiti nces of the plan were solici tors, in accordance with 11	ted prepetition from one or more classes
Statistical/Administrative Information		· L	,	THIS SPACE IS FOR COURT USE ONLY
Debtor estimates that funds will be available Debtor estimates that, after any exempt propexpenses paid, there will be no funds available	erty is excluded and administrati	ve		
Estimated Number of Creditors 1- 50- 100- 200- 1,00	00- 5,001- 10,001-	25,001-	50,001 Over	
49 99 199 999 5,0		50,000	100,000 100,000	
				_
	\$100,000 to \$1 million \$100 mil		ore than \$100 million	
	\$100,000 to \$1 million \$100 million		ore than \$100 million	

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Voluntary Petitie (This page must b	on Document  De completed and filed in every case.)	Page 2 of 30				
	All Prior Bankruptcy Cases Filed Within Last 8 Y					
Location Where Filed:		Case Number:	Date Filed:			
Location Where Filed:		Case Number:	Date Filed:			
Name of Debtor:	Pending Bankruptcy Case Filed by any Spouse, Partner, or Affili		ditional sheet.)  Date Filed:			
		Case Number:				
District:	District: Relationship: Judge:					
10Q) with the Se	Exhibit A  d if debtor is required to file periodic reports (e.g., forms 10K and scurities and Exchange Commission pursuant to Section 13 or 15(d) Exchange Act of 1934 and is requesting relief under chapter 11.)	I, the attorney for the petitioner named in the have informed the petitioner that [he or she] 12, or 13 of title 11, United States Code available under each such chapter. I further debtor the notice required by 11 U.S.C. § 342	onsumer debts.)  foregoing petition, declare that I may proceed under chapter 7, 11, and have explained the relief certify that I have delivered to the			
☐ Exhibit A	is attached and made a part of this petition.	X				
		Signature of Attorney for Debtor(s) (	Date)			
	Exhibit	c				
Does the debtor of	own or have possession of any property that poses or is alleged to pose	a threat of imminent and identifiable harm to pu	blic health or safety?			
☐ Yes, and E	exhibit C is attached and made a part of this petition.					
□ No.						
Exhibit D						
(To be somels	ated by avamy individual debton. If a joint matition is filed	l and anough must complete and attack	sh a compute Exhibit D			
_	eted by every individual debtor. If a joint petition is filed	-	in a separate Extitor D.)			
☐ Exhib	it D completed and signed by the debtor is attached and i	made a part of this petition.				
If this is a joint petition:						
□ Exhib	it D also completed and signed by the joint debtor is atta-	ched and made a part of this petition.				
	Information Regarding t	the Debtor - Venue				
	(Check any application Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 days.)	cable box.)  Susiness, or principal assets in this District for	180 days immediately			
	There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.					
	Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.					
	Statement by a Debtor Who Resides as (Check all applica					
	Landlord has a judgment against the debtor for possession of debt	or's residence. (If box checked, complete the fo	ollowing.)			
		(Name of landlord that obtained judgment)				
		(Address of landlord)				
	Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possessi					
	Debtor has included with this petition the deposit with the court of filing of the petition.	f any rent that would become due during the 30-	day period after the			

Entered 12/10/08 18:51:15 Desc Main Case 08-33826 Doc 1 Filed 12/10/08 Page 3 of 30 Document Form B1, Page 3 Official Form 1 (10/06) Name of Debtor(s): **Voluntary Petition** (This page must be completed and filed in every case.) Signatures Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 (Check only one box.) or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. ☐ I request relief in accordance with chapter 15 of title 11, United States Code. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I Certified copies of the documents required by 11 U.S.C. § 1515 are attached. have obtained and read the notice required by 11 U.S.C. § 342(b). Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States Code, chapter of title 11 specified in this petition. A certified copy of the specified in this petition. order granting recognition of the foreign main proceeding is attached. X X Signature of Debtor (Signature of Foreign Representative) X Signature of Joint Debtor (Printed Name of Foreign Representative) Telephone Number (if not represented by attorney) Date Signature of Attorney Signature of Non-Attorney Bankruptcy Petition Preparer X I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as Signature of Attorney for Debtor(s) defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information Printed Name of Attorney for Debtor(s) required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum Firm Name fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor Address or accepting any fee from the debtor, as required in that section. Official Form 19B is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer Telephone Number Date Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or Signature of Debtor (Corporation/Partnership) partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. Address The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition. X Signature of Authorized Individual Date Printed Name of Authorized Individual Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above. Title of Authorized Individual

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Case 08-33826 Doc 1 Filed 12/10/08 Entered 12/10/08 18:51:15 Desc Main Document Page 4 of 30

Official Form 1, Exhibit D (10/06)

#### UNITED STATES BANKRUPTCY COURT

	District of	
In re	Case No.	
Debtor(s)	(if know	wn)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- □ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

Case 08-33826 Doc 1 Filed 12/10/08 Entered 12/10/08 18:51:15 Desc Main Document Page 5 of 30

	Official Fo	rm 1, Ext	ı. D (10/06	) – Cont
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□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); □ Active military duty in a military combat zone.
$\Box$ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor:
Date:

2011 (Olliciai I ollii oll) (12/0/)	Case 08-33826 B6A (Official Form 6A) (12/07)	
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Filed 12/10/08 Document

Entered 12/10/08 18:51:15 Desc Main Page 6 of 30

In re	,	Case No.
	ebtor	(If known)

### CHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and **Unexpired Leases.** 

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
	То	tal <b>≻</b>		

(Report also on Summary of Schedules.)

Form B6B	Case
(10/05)	

ase 08-33826 Doc 1 Filed 12/10/08 Document Entered 12/10/08 18:51:15 Desc Main Page 7 of 30

In re,	Case No.
Debtor	(If known)



### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.				
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.				
3. Security deposits with public utilities, telephone companies, landlords, and others.				
4. Household goods and furnishings, including audio, video, and computer equipment.				
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.				
6. Wearing apparel.				
7. Furs and jewelry.				
8. Firearms and sports, photographic, and other hobby equipment.				
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.				
10. Annuities. Itemize and name each issuer.				
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).				

Form B6B-Cont. Case 08-33826	Doc 1	Filed 12/10/08	Entered 12/10/08 18:51:15	Desc Main
(10/05)		Document	Page 8 of 30	

In re		,	Case No.	
	Debtor			(If known)

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.				
13. Stock and interests in incorporated and unincorporated businesses. Itemize.				
14. Interests in partnerships or joint ventures. Itemize.				
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.				
16. Accounts receivable.				
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.				
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.				
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.				
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.				
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.				

Form B6B-cont. <b>Case 08-338</b>	26 Doc 1	Filed 12/10/08	Entered 12/10/08 18:51:15	Desc Main
(10/05)		Document	Page 9 of 30	

In re	Case No
Debtor	(If known)

# SCHEDULE B -PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.				
23. Licenses, franchises, and other general intangibles. Give particulars.				
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.				
25. Automobiles, trucks, trailers, and other vehicles and accessories.				
26. Boats, motors, and accessories.				
27. Aircraft and accessories.				
28. Office equipment, furnishings, and supplies.				
29. Machinery, fixtures, equipment, and supplies used in business.				
30. Inventory.				
31. Animals.				
32. Crops - growing or harvested. Give particulars.				
33. Farming equipment and implements.				
34. Farm supplies, chemicals, and feed.				
35. Other personal property of any kind not already listed. Itemize.				
	<u>I</u>	continuation sheets attached Total	<b>&gt;</b>	\$

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

Form B6C (10/05)	Case 08-33826	Doc 1	Filed 12/10/08 Document	Entered 12/10/08 18:51:15 Page 10 of 30	Desc Main
In re			<del>,</del>	Case No.	
	Debtor SCHEI	HILE (	' - PROPERT	Y CLAIMED AS EXEM	(If known)

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exce	eed
(Charle one boy)	\$125,000	

(Check one box)	
$\Box$ 11 II S C 8 522(b)(2)	

☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)

Check if debtor claims	s a homestead	exemption	that ex	ceeds
\$125,000				

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION

#### Case 08-33826 Doc 1 Filed 12/10/08 Entered 12/10/08 18:51:15 Desc Main Document Page 11 of 30

Official Form 6D (10/06)

In re		•	Case No.	
	Debtor			(if known)

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.								
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.	1							
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.			(11202 ¢					
			VALUE \$					
continuation sheets attached	1		Subtotal ► (Total of this page)	<u>I</u>	<u>I</u>	<u>I</u>	\$	\$
			Total ► (Use only on last page)				\$	\$
			(,,,,,				(Report also on Summary of Schedules.)	(If applicable, report also on Statistical

Summary of Certain Liabilities and Related

Data.)

Debtor			(if known)	
In re		, Cas	e No	
Official Form 6D (10/06) – Cont.		Document	Page 12 of 30	
Case 08-33826	Doc 1		Entered 12/10/08 18:51:15	Desc Mair

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

	1	1	1				T	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE\$					
ACCOUNT NO.			VALUE \$					
			VALUE\$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
Sheet no. of continuation sheets attached to Schedule of Creditors Holding Secured Claims			Subtotal (s) $\blacktriangleright$ (Total(s) of this page)				\$	\$
			Total(s) $\blacktriangleright$ (Use only on last page)				\$	\$
			(Ose only on last page)				(Report also on	(If applicable,

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.) Case 08-33826 Doc 1 Filed 12/10/08 Entered 12/10/08 18:51:15 Desc Main Document Page 13 of 30

Form B6G (10/05)

In re		,	Case No.	
	Debtor		(if known	)

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Form B6H (10/05)	Case 08-33826	Doc 1	Filed 12/10/08 Document	Entered 12/10/08 18:5 Page 14 of 30	1:15 Desc Main
In re			•	Case No.	
· ·	Debtor		SCHEDULE H	- CODEBTORS	(if known)
debtor in the commonwer wisconsin) former sport on the condebtor sport of the condebtor spo	ne schedules of creditors. It ealth, or territory (including ) within the eight year periouse who resides or resided spouse during the eight year	nclude all gu g Alaska, Ari od immediate with the debt ars immediate	arantors and co-signers. zona, California, Idaho, ly preceding the common or in the community probly preceding the commonly proceding the common to the comm	If the debtor resides or resided in a Louisiana, Nevada, New Mexico, I encement of the case, identify the napperty state, commonwealth, or terr	Puerto Rico, Texas, Washington, or ame of the debtor's spouse and of any itory. Include all names used by the nild is a codebtor or a creditor, indicate
Check	this box if debtor has no c	odebtors.			
	NAME AND ADDRE	SS OF COD	EBTOR	NAME AND ADDRI	ESS OF CREDITOR

Case No. \_

**Debtor** 

(if known)



### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

Date	Signature:
	Debtor
Date	Signature: (Joint Debtor, if any)
	[If joint case, both spouses must sign.]
DECLARATION AND SIGNATURE OF	F NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
document for compensation and have provided under 11 U.S.C. §§ 110(b), 110(h) and 342(b); setting a maximum fee for services chargeable	am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this d the debtor with a copy of this document and the notices and information required and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) by bankruptcy petition preparers, I have given the debtor notice of the maximum ng for a debtor or accepting any fee from the debtor, as required by that section.
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
partner who signs this document.	ate the name, title (if any), address, and social security number of the officer, principal, responsible person,
Address	
X	 Date
Names and Social Security numbers of all other individual individual:	s who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an
If more than one person prepared this document, attach ac	dditional signed sheets conforming to the appropriate Official Form for each person.
	e provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment of
ooth. 11 U.S.C. § 110; 18 U.S.C. § 156.	TY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
DECLARATION UNDER PENAL	
DECLARATION UNDER PENAL  I, the or an authorized agent of the partnership ] of the this case, declare under penalty of perjury the	
DECLARATION UNDER PENAL  I, the or an authorized agent of the partnership ] of the n this case, declare under penalty of perjury the shown on summary page plus 1), and that they	[the president or other officer or an authorized agent of the corporation or a member ne [corporation or partnership] named as debtor nat I have read the foregoing summary and schedules, consisting of sheets ( <i>total</i> are true and correct to the best of my knowledge, information, and belief.
DECLARATION UNDER PENAL  I, the  or an authorized agent of the partnership ] of the in this case, declare under penalty of perjury the	[the president or other officer or an authorized agent of the corporation or a member ne [corporation or partnership] named as debtor nat I have read the foregoing summary and schedules, consisting of sheets (total
DECLARATION UNDER PENAL  I, the or an authorized agent of the partnership ] of the shown on summary page plus 1), and that they	[the president or other officer or an authorized agent of the corporation or a member ne [corporation or partnership] named as debtor nat I have read the foregoing summary and schedules, consisting of sheets ( <i>total</i> are true and correct to the best of my knowledge, information, and belief.

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

B7 (Official Form 7) (12/07)

### UNITED STATES BANKRUPTCY COURT

DISTRICT OF						
In re:	, Case No(if known)					
This statement is to be completed by exthe information for both spouses is combined. If information for both spouses whether or not a joi filed. An individual debtor engaged in business a should provide the information requested on this affairs. To indicate payments, transfers and the I child's parent or guardian, such as "A.B., a minor §112 and Fed. R. Bankr. P. 1007(m).  Questions 1 - 18 are to be completed by must complete Questions 19 - 25. If the answer	every debtor. Spouses filing a joint petition may file a single statement on which the case is filed under chapter 12 or chapter 13, a married debtor must furnish int petition is filed, unless the spouses are separated and a joint petition is not as a sole proprietor, partner, family farmer, or self-employed professional, statement concerning all such activities as well as the individual's personal like to minor children, state the child's initials and the name and address of the richild, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. by all debtors. Debtors that are or have been in business, as defined below, also to an applicable question is "None," mark the box labeled "None." If question, use and attach a separate sheet properly identified with the case name, uestion.					
	DEFINITIONS					
individual debtor is "in business" for the purpose the filing of this bankruptcy case, any of the follo of the voting or equity securities of a corporation self-employed full-time or part-time. An individ-	"for the purpose of this form if the debtor is a corporation or partnership. An of this form if the debtor is or has been, within six years immediately preceding owing: an officer, director, managing executive, or owner of 5 percent or more is a partner, other than a limited partner, of a partnership; a sole proprietor or ual debtor also may be "in business" for the purpose of this form if the debtor her than as an employee, to supplement income from the debtor's primary					
	but is not limited to: relatives of the debtor; general partners of the debtor and san officer, director, or person in control; officers, directors, and any owner of					

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

4.7.0.1.0.1.0.1.0

### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

	12. Safe deposit boxes								
None	List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)								
	NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND AD OF THOSE WITH TO BOX OR DEPO	ACCESS	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY				
	13. Setoffs								
None	List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within <b>90 days</b> preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)								
	NAME AND ADDRESS OF	CREDITOR	DATE SETOF		MOUNT F SETOFF				
	14. Property held for a	nother person							
None	List all property owned by and	List all property owned by another person that the debtor holds or controls.							
	NAME AND ADDRESS OF OWNER	DESCRIPTIO VALUE OF P			LOCATION OF PROPERTY				
	15. Prior address of debtor								
None	If debtor has moved within <b>th</b> which the debtor occupied dur filed, report also any separate	ring that period and vaca	ted prior to t		his case, list all premises of this case. If a joint petition is				
	ADDRESS	NAME USED	,	DATES OF	FOCCUPANCY				

executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in

#### Case 08-33826 Doc 1 Filed 12/10/08 Entered 12/10/08 18:51:15 Desc Main Page 23 of 30 Document

which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

8

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses,

	and beginni	ng and ending dates of all busines or equity securities within <b>six year</b>	ses in which the	debtor was a partner or owned	5 percent or more of
	NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Ione	b. Identify any lidefined in 11 U.	business listed in response to subd S.C. § 101.	ivision a., above,	that is "single asset real estate	e" as
	NAME	ADD	RESS		
officer, of artner, ither functions	director, managin other than a limite ill- or part-time.  (An individual of a, as defined above	within <b>six years</b> immediately pre g executive, or owner of more that d partner, of a partnership, a sole or joint debtor should complete this, within six years immediately pre x years should go directly to the six	n 5 percent of the proprietor, or self sportion of the st ceding the comm	e voting or equity securities of f-employed in a trade, profess: atement only if the debtor is o	a corporation; a ion, or other activity, r has been in
Ione	a. List all bookk	ords and financial statements seepers and accountants who with kept or supervised the keeping of			of this
		D ADDRESS		DATES SERVIC	ES RENDERED
Ione		or individuals who within <b>two ye</b> d the books of account and record			
	NAME	ADD	RESS	DATES SERVIC	ES RENDERED

# Case 08-33826 Doc 1 Filed 12/10/08 Entered 12/10/08 18:51:15 Desc Main Document Page 24 of 30

	NAME		ADDRESS
ne			recantile and trade agencies, to whom a ly preceding the commencement of this case.
	NAME AND ADDRESS		DATE ISSUED
	20. Inventories		
ne	a. List the dates of the last two invent taking of each inventory, and the dollar		
	DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
ie	b. List the name and address of the pering in a., above.  DATE OF INVENTORY	erson having possession of the reco	rds of each of the inventories reported  NAME AND ADDRESSES  OF CUSTODIAN  OF INVENTORY RECORDS
e	in a., above.		NAME AND ADDRESSES OF CUSTODIAN
e	in a., above.  DATE OF INVENTORY  21. Current Partners, Officers	s, Directors and Shareholders	NAME AND ADDRESSES OF CUSTODIAN
	in a., above.  DATE OF INVENTORY  21. Current Partners, Officers a. If the debtor is a partnership, l	s, Directors and Shareholders	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
	DATE OF INVENTORY  21. Current Partners, Officers a. If the debtor is a partnership, I partnership.  NAME AND ADDRESS  b. If the debtor is a corporation	s, Directors and Shareholders ist the nature and percentage of par NATURE OF INTEREST	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS  thership interest of each member of the  PERCENTAGE OF INTEREST  e corporation, and each stockholder who

1	1	1
	ı	,

	22 . Former partners, officers, directors and shareholders									
None		a. If the debtor is a partnership, list each member who withdrew from the partnership within <b>one year</b> immediately preceding the commencement of this case.								
	NAME	ADDRESS	DATE OF WITHDRAWAL							
None	b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within <b>one year</b> immediately preceding the commencement of this case.									
	NAME AND ADDRESS	TITLE	DATE OF TERMINATION							
	23 . Withdrawals from a partnership or	distributions by a corporat	ion							
None	If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during <b>one year</b> immediately preceding the commencement of this case.									
	NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOS OF WITHDRAWAL	AMOUNT OF MONEY SE OR DESCRIPTION AND VALUE OF PROPERTY							
	24. Tax Consolidation Group.									
None	If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of an consolidated group for tax purposes of which the debtor has been a member at any time within <b>six years</b> immediately preceding the commencement of the case.									
	NAME OF PARENT CORPORATIO	ON TAXPAYER-IDENT	IFICATION NUMBER (EIN)							
	25. Pension Funds.									
None	If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within <b>six years</b> immediately preceding the commencement of the case.									
	NAME OF PENSION FUND	TAXPAYER-IDENTIFICA	ATION NUMBER (EIN)							

\* \* \* \* \* \*

## Case 08-33826 Doc 1 Filed 12/10/08 Entered 12/10/08 18:51:15 Desc Main Document Page 26 of 30

11

[If completed	d by an individual or indiv	vidual and spouse]		
	der penalty of perjury that ny attachments thereto and		contained in the foregoing statement of financial correct.	
Date		Signatu	ire	
		of Debt	or	
Date			Debtor	
[If completed o	on behalf of a partnership or co	rporation]		
	penalty of perjury that I have retthey are true and correct to the		the foregoing statement of financial affairs and any attachments rmation and belief.	
Date		Sig	gnature	
	signing on behalf of a partnersl	ip or corporation must indic	Print Name and Title rate position or relationship to debtor.]	
		continuation sheets	attached	
Penalty for	making a false statement: Fine o	rf up to \$500,000 or imprisonm	ent for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571	
DECLARATI	ON AND SIGNATURE OF N	ON-ATTORNEY BANKR	UPTCY PETITION PREPARER (See 11 U.S.C. § 110)	
compensation and have prund 342(b); and, (3) if rule	ovided the debtor with a copy of es or guidelines have been promers, I have given the debtor noti	of this document and the notice of this document and the notice of the second s	fined in 11 U.S.C. § 110; (2) I prepared this document for ces and information required under 11 U.S.C. §§ 110(b), 110(h), C. § 110(h) setting a maximum fee for services chargeable by perfore preparing any document for filing for a debtor or accepting	
Printed or Typed Name and	d Title, if any, of Bankruptcy Pe	etition Preparer	Social-Security No. (Required by 11 U.S.C. § 11	).)
	oreparer is not an individual, st tner who signs this document.	tte the name, title (if any), aa	ldress, and social-security number of the officer, principal,	
Address				
Signature of Bankruptcy	Petition Preparer		Date	

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

Case 08-33826 Doc 1 Filed 12/10/08 Entered 12/10/08 18:51:15 Desc Main Document Page 27 of 30

B 203 (12/94)

## United States Bankruptcy Court

	District Of			
In	In re			
	Case No.			
Do	Debtor Chapter	-		
	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR I	DEBTOR		
1.	1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attornamed debtor(s) and that compensation paid to me within one year before the filing bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on be in contemplation of or in connection with the bankruptcy case is as follows:	of the petition in		
	For legal services, I have agreed to accept	\$		
	Prior to the filing of this statement I have received	\$		
	Balance Due	\$		
2.	2. The source of the compensation paid to me was:			
	☐ Debtor ☐ Other (specify)			
3.	3. The source of compensation to be paid to me is:			
	☐ Debtor ☐ Other (specify)			
4.	I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.			
I have agreed to share the above-disclosed compensation with a other person or persons who a members or associates of my law firm. A copy of the agreement, together with a list of the name the people sharing in the compensation, is attached.				
5.	5. In return for the above-disclosed fee, I have agreed to render legal service for all aspecase, including:	ects of the bankruptcy		
	<ul> <li>Analysis of the debtor's financial situation, and rendering advice to the debtor in to file a petition in bankruptcy;</li> </ul>	determining whether		
	b. Preparation and filing of any petition, schedules, statements of affairs and plan wh	nich may be required;		
	<ul> <li>Representation of the debtor at the meeting of creditors and confirmation hearing hearings thereof;</li> </ul>	, and any adjourned		

Case 08-33826 Doc 1 Filed 12/10/08 Entered 12/10/08 18:51:15 Desc Main Document Page 28 of 30 DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR (Continued)

	d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;					
	e.	[Other provisions as needed]				
6.	Ву	agreement with the debtor(s), the above-disclosed fee does not include the following services:				
		CERTIFICATION				
	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.					
	-	Date Signature of Attorney				
		<del></del>				
		Name of law firm				

### UNITED STATES BANKRUPTCY COURT

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

Case 08-33826 Doc 1 Filed 12/10/08 Entered 12/10/08 18:51:15 Desc Main Document Page 30 of 30

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### **Chapter 12:** Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this

notice required by § 342(b) of the Bankruptcy Code.				
Printed name and title, if any, of Bankruptcy Petition Preparer	Social Security num	Social Security number (If the bankruptcy petition		
Address:	preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required			
	by 11 U.S.C. § 110	)		
X				
Signature of Bankruptcy Petition Preparer or officer,				
principal, responsible person, or partner whose Social				
Security number is provided above.				
Certifica	te of the Debtor			
I (We), the debtor(s), affirm that I (we) have received an	d read this notice.			
	X			
Printed Name(s) of Debtor(s)	Signature of Debtor	Date		
Case No. (if known)	X			
	Signature of Joint Debtor (if	any) Date		